



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** [AXOS FINANCIAL, INC.](#)

**City/State** [LAS VEGAS, NV](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [15,547,947](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: \_\_\_\_\_

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">AXOS FINANCIAL, INC.</a>
<a href="#">9205 WEST RUSSELL ROAD, SUITE 400</a>
<a href="#">LAS VEGAS, NV 89148</a>

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000) .....	14,542,021	13,143,950	11,194,377	9,639,279	8,444,631
Net income (\$000) .....	228,899	209,164	161,535	164,047	137,583
Number of BHCs in peer group .....	130	128	125	154	148

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	4.08	2.60	96	4.13	2.77	95	4.05	3.01	92	4.10	3.33	92	4.07	3.29	93
+ Non-interest income .....	0.52	1.04	22	0.85	1.21	36	0.72	1.32	24	0.65	0.90	34	0.66	0.93	33
- Overhead expense .....	2.29	2.17	61	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21	1.78	2.60	12
- Provision for credit losses .....	0.08	-0.09	89	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86	0.12	0.11	61
+ Securities gains (losses) .....	0	0.01	23	0	0.02	16	0	0.01	47	0	0	23	0.01	0.01	59
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0	0	42
= Pretax net operating income (tax equivalent) .....	2.23	1.66	84	2.31	1.04	96	2.02	1.56	85	2.41	1.55	94	2.84	1.55	98
Net operating income .....	1.57	1.26	80	1.59	0.81	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93
Net income .....	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93
Net income (Subchapter S adjusted) .....		1.97			1.18			1.17			1.41				1.11
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	4.64	3.06	95	5.07	3.55	95	5.82	4.41	93	5.50	4.38	96	5.12	4.06	97
Interest expense .....	0.42	0.25	84	0.84	0.52	82	1.54	1.08	81	1.40	0.81	94	1.02	0.54	93
Net interest income (tax equivalent) .....	4.22	2.80	95	4.24	3.01	94	4.28	3.33	84	4.10	3.58	84	4.10	3.54	83
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.07	0.11	46	0.23	0.27	57	0.24	0.21	67	0.22	0.09	84	0.07	0.10	53
Earnings coverage of net loan and lease losses (X) .....	42.60	39.72	66	14.15	22.91	54	10.94	24.40	43	14.12	29.27	38	46.20	0.97	79
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.10	1.23	41	1.16	1.58	26	0.58	0.83	28	0.59	0.94	14	0.58	0.95	12
Allowance for loan and lease losses / Total loans and leases .....	1.10	1.20	41	1.15	1.55	27	0.58	0.81	30	0.59	0.93	15	0.57	0.94	14
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	1.14	0.49	90	1.62	0.71	90	0.59	0.57	54	0.57	0.57	54	0.48	0.57	49
30-89 days past due loans and leases / Total loans and leases .....	0.37	0.32	67	0.38	0.39	57	0.17	0.43	18	0.21	0.32	38	0.16	0.32	26
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-0.92	-2.33	56	5.53	3.20	64	6.84	14.45	27	21.94	13.54	76	15.40	13.97	56
Net short-term noncore funding dependence .....	-5.21	-7.71	54	-6.20	-4.76	39	-4.17	3.38	21	7.62	8.57	42	2.38	9.65	21
Net loans and leases / Total assets .....	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99	88.67	72.64	97
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.42	8.98	67	8.68	9.13	41	8.99	9.76	32	9.41	10.37	29	10.26	10.04	59
Holding company equity capital / Total assets .....	9.80	10.71	35	8.95	11.16	18	9.46	12.43	15	10.14	11.21	34	9.80	10.84	34
Total equity capital (including minority interest) / Total assets .....	9.80	10.82	33	8.95	11.29	17	9.46	12.57	13	10.14	11.30	33	9.80	10.89	33
Common equity tier 1 capital / Total risk-weighted assets .....	10.08	12.42	18	10.85	12.38	28	11.21	12.17	35	12.50	12.37	65	14.39	11.90	81
Net loans and leases / Equity capital (X) .....	8.30	5.53	92	9.08	5.58	94	8.77	5.21	93	9.09	6.70	90	9.05	6.82	85
Cash dividends / Net income .....	0	28.27	3	0.12	42.30	8	0.19	33.12	7	0.19	24.05	19	0.23	32.32	17
Cash dividends / Net income (Subchapter S adjusted) .....		3.14			-0.65			-12.02			35.12			19.39	
<b>Growth Rates</b>															
Assets .....	8.02	10.50	47	17.31	16.68	56	25.07	9.26	84	10.03	9.35	67	9.16	9.89	60
Equity capital .....	18.31	7.46	87	10.92	6.99	75	16.73	10.49	80	13.82	12.50	70	15.92	13.71	73
Net loans and leases .....	8.20	3.36	74	14.80	9.07	77	12.66	9.10	73	14.30	10.51	71	15.22	12.54	71
Noncore funding .....	-52.70	-14.79	6	20.75	-12.18	86	-22.74	6.59	10	22.09	6.76	71	19.32	-3.35	77
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46
Long-term debt / Equity capital .....	11.97	10.95	67	18.14	13.56	74	5.03	13.04	42	5.13	3.76	67	5.84	4.39	65
Equity investment in subsidiaries / Equity capital .....	103.96	103.22	59	101.68	102.81	44	100.71	103.22	42	96.09	104.10	18	99.87	105.17	29
Cash from ops + noncash items + op expense / Op expense + dividends .....	291.61	154.48	90	417.40	147.24	96	708.57	190.27	96	453.34	123.74	94	170.31	100.80	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	610,537	605,265	558,043	487,435	389,959	0.87	89.86
Income from lease financing receivables.....	6,682	9,312	8,960	11,091	12,539	-28.24	-12.59
Fully taxable income on loans and leases.....	617,219	614,577	567,003	498,526	402,498	0.43	87.48
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	617,219	614,577	567,003	498,526	402,498	0.43	87.48
Investment interest income (tax equivalent).....	8,118	12,216	14,124	12,752	13,690	-33.55	-61.76
Interest on balances due from depository institutions.....	2,346	4,439	16,209	14,480	7,417	-47.15	-15.06
Interest income on other earning assets.....	24,365	18,244	19,217	4,284	4,651	33.55	244.53
Total interest income (tax equivalent).....	652,048	649,476	616,553	530,042	428,256	0.40	80.98
Interest on time deposits of \$250K or more .....	6,417	14,784	12,947	3,068	944	-56.59	
Interest on time deposits < \$250K.....	13,743	32,135	48,447	34,959	19,452	-57.23	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	20,238	43,924	72,740	60,128	44,934	-53.92	-34.52
Interest on other borrowings and trading liabilities.....	7,269	9,905	24,539	33,252	16,187	-26.61	-44.76
Interest on subordinated debt and mandatory convertible securities .....	10,781	6,375	4,482	3,677	3,435	69.11	278.02
Total interest expense.....	58,448	107,123	163,155	135,084	84,952	-45.44	-13.37
Net interest income (tax equivalent).....	593,600	542,353	453,398	394,958	343,304	9.45	102.73
Non-interest income.....	75,752	111,130	80,274	63,061	56,129	-31.83	19.93
Adjusted operating income (tax equivalent) .....	669,352	653,483	533,672	458,019	399,433	2.43	88.03
Overhead expense.....	333,363	295,342	279,076	199,124	150,352	12.87	160.28
Provision for credit losses.....	11,950	54,800	29,000	26,350	10,062		20.71
Securities gains (losses) .....	0	0	21	-235	609		-100.00
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	324,039	303,341	225,617	232,310	239,628	6.82	47.82
Applicable income taxes .....	93,746	92,983	63,076	67,309	101,087	0.82	2.67
Tax equivalent adjustments .....	1,394	1,194	1,006	954	958	16.75	31.39
Applicable income taxes (tax equivalent).....	95,140	94,177	64,082	68,263	102,045	1.02	3.00
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	228,899	209,164	161,535	164,047	137,583	9.44	80.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	228,899	209,164	161,535	164,047	137,583	9.44	80.47
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	228,899	209,164	161,535	164,047	137,583	9.44	80.47
Investment securities income (tax equivalent).....	8,118	12,216	14,124	12,752	13,690	-33.55	-61.76
US Treasury and agency securities (excluding mortgage-backed securities) .....	0	111	39	0	6	-100.00	
Mortgage-backed securities .....	1,806	629	815	1,900	4,096	187.12	-78.29
All other securities .....	6,312	11,476	13,270	10,852	9,588	-45.00	-51.11
Cash dividends declared.....	0	257	309	310	310	-100.00	-100.00
Common .....	0	0	0	0	0		
Preferred.....	0	257	309	310	310	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	4.48	2.85	95	4.94	3.27	95	5.51	4	93	5.50	4.08	98	5.07	3.78	97
Less: Interest expense .....	0.40	0.23	84	0.81	0.48	86	1.46	0.98	83	1.40	0.75	95	1.01	0.50	95
Equals: Net interest income (tax equivalent) .....	4.08	2.60	96	4.13	2.77	95	4.05	3.01	92	4.10	3.33	92	4.07	3.29	93
Plus: Non-interest income .....	0.52	1.04	22	0.85	1.21	36	0.72	1.32	24	0.65	0.90	34	0.66	0.93	33
Equals: adjusted operating income (tax equivalent) .....	4.60	3.70	88	4.97	4.04	86	4.77	4.41	73	4.75	4.27	73	4.73	4.26	72
Less: Overhead expense .....	2.29	2.17	61	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21	1.78	2.60	12
Less: Provision for credit losses .....	0.08	-0.09	89	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86	0.12	0.11	61
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	23	0	0.02	17	0	0.01	48	0	0	23	0.01	0.01	61
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	2.23	1.66	84	2.31	1.04	96	2.02	1.56	85	2.41	1.55	94	2.84	1.55	98
Less: Applicable income taxes (tax equivalent) .....	0.65	0.38	92	0.72	0.23	98	0.57	0.36	91	0.71	0.32	97	1.21	0.59	97
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	46	0	0	47
Equals: Net operating income .....	1.57	1.26	80	1.59	0.81	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income .....	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93
Memo: Net income (last four quarters) .....	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93
Net income—BHC and noncontrolling (minority) interest .....	1.57	1.27	79	1.59	0.83	93	1.44	1.20	76	1.70	1.22	89	1.63	0.95	93
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	96.68	93.08	88	97.42	92.32	95	94.62	91.05	84	100	93.23	99	99.05	93.19	99
Average interest-bearing funds / Average assets .....	62.84	61.99	62	68.30	64.06	71	70.78	65.57	78	78.09	70.70	76	80.43	70.06	85
Interest income (tax equivalent) / Average earning assets .....	4.64	3.06	95	5.07	3.55	95	5.82	4.41	93	5.50	4.38	96	5.12	4.06	97
Interest expense / Average earning assets .....	0.42	0.25	84	0.84	0.52	82	1.54	1.08	81	1.40	0.81	94	1.02	0.54	93
Net interest income (tax equivalent) / Average earning assets .....	4.22	2.80	95	4.24	3.01	94	4.28	3.33	84	4.10	3.58	84	4.10	3.54	83
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	5.27	4.01	92	5.66	4.27	92	5.98	5.09	87	5.91	4.85	94	5.51	4.52	95
Interest-bearing bank balances .....	0.19	0.14	90	0.36	0.27	76	2.35	2.04	70	2.10	1.88	71	1.04	1.13	48
Federal funds sold and reverse repos .....		0.25		0	0.68	7	0	2.44	4	2	1.50	63	0.98	0.83	52
Trading assets .....	0	0.45	26	0	0.60	23	0.57	0.99	55		0.70		5.10	0.48	95
Total earning assets .....	4.63	3.04	95	5.06	3.51	95	5.81	4.36	94	5.49	4.33	96	5.11	3.98	97
Investment securities (tax equivalent) .....	5.32	1.77	99	4.82	2.25	98	6.57	2.76	97	6.71	2.69	99	5.10	2.61	99
US Treasury and agency securities (excluding mortgage-backed securities) .....	0	1.14	1	6.26	1.75	95	2.31	2.32	57		2.20		0.02	1.66	3
Mortgage-backed securities .....	2.48	1.57	94	1.98	2.05	39	3.49	2.61	97	6.13	2.44	99	4.98	2.19	99
All other securities .....	6.76	2.81	96	6.98	3.24	95	7.17	4.06	90	6.66	3.74	92	6.44	3.85	95
Interest-bearing deposits .....	0.48	0.21	92	1.11	0.53	92	1.93	1.10	91	1.69	0.85	94	1.16	0.52	96
Time deposits of \$250K or more .....	1.35	0.66	97	2.28	1.42	96	2.39	1.96	86	1.80	1.57	77			
Time deposits < \$250K .....	1.30	0.62	93	2.05	1.36	95	2.35	1.82	83	2.22	1.42	98			
Other domestic deposits .....	0.29	0.15	81	0.71	0.36	90	1.52	0.93	86	1.27	0.64	92			
Foreign deposits .....		0.14			0.42			1.19			1.85			0.84	
Federal funds purchased and repos .....		0.17			0.62			1.86			1.03		4.32	0.68	96
Other borrowed funds and trading liabilities .....	1.91	1.27	75	1.62	1.50	57	2.38	2.38	53	1.99	2.10	45	1.49	1.48	56
All interest-bearing funds .....	0.64	0.37	86	1.19	0.74	86	2.06	1.49	80	1.79	1.06	94	1.25	0.71	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	75,752		111,130		80,274		63,061		56,129						
Fiduciary activities income .....	0		0		0		0		0						
Service charges on deposit accounts - domestic .....	4,018		4,260		3,419		3,180		3,315						
Trading revenue.....	-5,684		76		-1,290		865		-844						
Investment banking fees and commissions.....	40,803		24,291		23,228		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	2,046		-4,518		-695		2,079		1,378						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	25,702		51,997		15,707		15,778		17,798						
Other non-interest income.....	8,867		35,024		39,905		41,159		34,482						
Total overhead expenses .....	333,363		295,342		279,076		199,124		150,352						
Personnel expense.....	156,012		150,037		137,875		113,936		88,534						
Net occupancy expense.....	28,169		27,201		24,627		17,150		12,917						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	10,238		10,555		7,806		900		143						
Other operating expenses.....	138,944		107,549		108,768		67,138		48,758						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	1,287		1,157		1,031		873		711						
Average personnel expense per employee.....	121.22		129.68		133.73		130.51		124.52						
Average assets per employee.....	11,299.16		11,360.37		10,857.79		11,041.56		11,877.12						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.17	11	0	2.02	10	0	2.72	10	0	1.69	17	0	1.89	16
Overhead expenses / Net Interest Income + non-interest income .....	49.91	59.28	17	45.28	62.28	7	52.39	61.29	16	43.57	61.22	5	37.73	62.21	2
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.29	2.17	61	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21	1.78	2.60	12
Personnel expense.....	1.07	1.21	36	1.14	1.30	33	1.23	1.41	32	1.18	1.46	26	1.05	1.47	14
Net occupancy expense.....	0.19	0.23	31	0.21	0.26	23	0.22	0.28	21	0.18	0.31	10	0.15	0.32	6
Other operating expenses.....	1.03	0.72	87	0.90	0.94	66	1.04	0.97	70	0.71	0.79	45	0.58	0.79	24
Overhead less non-interest income .....	1.77	1.10	93	1.40	1.25	64	1.78	1.32	80	1.41	1.65	29	1.12	1.65	12
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	49.80	58.83	17	45.20	61.82	7	52.29	60.64	16	43.48	60.51	5	37.64	61.01	2
Personnel expense.....	23.31	32.93	11	22.96	32.36	10	25.84	32.39	18	24.88	34.42	9	22.16	34.72	4
Net occupancy expense.....	4.21	6.23	20	4.16	6.58	12	4.61	6.52	14	3.74	7.33	5	3.23	7.51	4
Other operating expenses.....	22.29	19.18	72	18.07	22.28	37	21.84	21.20	66	14.85	18.28	18	12.24	18.30	10
Total non-interest income .....	11.32	27.67	11	17.01	28.83	26	15.04	29.23	20	13.77	20.30	27	14.05	21.24	23
Fiduciary activities income .....	0	2.20	13	0	2.09	12	0	1.97	14	0	1.95	20	0	1.95	21
Service charges on domestic deposit accounts .....	0.60	3.27	11	0.65	3.27	9	0.64	3.88	12	0.69	3.58	10	0.83	3.83	9
Trading revenue.....	-0.85	0.62	3	0.01	1.28	44	-0.24	1.18	1	0.19	0.03	89	-0.21	0.07	2
Investment banking fees and commissions.....	6.10	2.58	83	3.72	2.46	78	4.35	3.54	76	0	0.85	12	0	0.92	12
Insurance activities revenue.....	0	0.36	11	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0	49	0	0	48
Net servicing fees .....	0.31	0.60	58	-0.69	0.01	15	-0.13	0.28	8	0.45	0.52	64	0.34	0.40	60
Net securitization income .....	0	0.01	44	0	0	45	0	0.01	44	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets .....	3.84	3.30	64	7.96	3.92	82	2.94	1.86	73	3.44	1.98	79	4.46	2.38	79
Other non-interest income.....	1.32	9.27	2	5.36	9.65	27	7.48	10.04	40	8.99	7.05	76	8.63	7.34	70
Overhead less non-interest income .....	38.49	30.52	74	28.19	31.93	37	37.25	31.06	64	29.71	39.75	17	23.59	39.09	8
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.93	21.18	98	30.65	18.63	97	27.96	20.56	92	28.97	18.37	96	42.18	33.75	70
Applicable income tax + TE / Pretax net operating income + TE .....	29.36	22.67	96	31.05	21.18	95	28.40	23.23	89	29.38	21.35	94	42.58	38.57	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

12/2021

**Assets**

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans .....	10,658,028	10,408,444	8,664,846	7,986,393	6,836,806	2.40	76.15	
Commercial and industrial loans .....	1,569,277	961,507	998,370	640,994	730,162	63.21	178.99	
Loans to individuals .....	485,081	336,363	399,082	317,361	242,274	44.21	227.70	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0	0		
Other loans and leases .....	97,464	130,348	178,136	157,248	191,387	-25.23	-41.43	
Less: Unearned income .....	23,308	12,629	0	11,722	49,025	84.56	-7.21	
Loans and leases, net of unearned income .....	12,786,542	11,824,033	10,240,434	9,090,274	7,951,604	8.14	85.25	
Less: Allowance for loan and lease losses .....	140,489	136,393	59,514	53,706	45,606	3.00	243.26	
Net loans and leases .....	12,646,053	11,687,640	10,180,920	9,036,568	7,905,998	8.20	84.31	
Debt securities that reprice or mature in over 1 year .....	28,378	24,959	15,271	36,506	65,312	13.70	-75.40	
Mutual funds and equity securities .....	0	0	0	0	0	0		
Subtotal .....	12,674,431	11,712,599	10,196,191	9,073,074	7,971,310	8.21	81.67	
Interest-bearing bank balances .....	1,062,710	1,401,816	959,238	221,958	606,504	-24.19	57.63	
Federal funds sold and reverse repos .....	0	0	100	100	100		-100.00	
Debt securities that reprice or mature within 1 year .....	111,203	184,869	192,755	180,279	126,413	-39.85	-57.94	
Trading assets .....	1,223	362	1,740	0	0	237.85	-85.00	
Total earning assets .....	13,849,567	13,299,646	11,350,024	9,475,411	8,704,327	4.13	74.26	
Non-interest-bearing cash and due from depository institutions .....	55,647	41,379	66,837	34,489	11,485	34.48	496.69	
Premises, fixed assets, and leases .....	100,008	98,076	105,995	28,540	18,700	1.97	561.12	
Other real estate owned .....	0	6,114	7,420	8,457	8,613	-100.00	-100.00	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	1,542,725	948,052	739,012	263,199	172,834	62.73	691.15	
Total assets .....	15,547,947	14,393,267	12,269,288	9,810,096	8,915,959	8.02	90.35	
Quarterly average assets .....	14,647,905	13,973,924	11,597,647	9,799,719	8,508,789	4.82	88.18	
Average loans and leases (YTD) .....	11,716,155	10,862,972	9,479,884	8,440,943	7,299,887	7.85	85.65	
<b>Memoranda</b>								
Loans held-for-sale .....	38,874	78,057	39,523	19,018	31,567	-50.20	-22.09	
Loans not held-for-sale .....	12,747,668	11,745,976	10,200,911	9,071,256	7,920,037	8.53	86.03	
Real estate loans secured by 1–4 family .....	4,928,700	5,792,710	4,756,505	4,862,861	4,483,075	-14.92	16.73	
Commercial real estate loans .....	5,729,328	4,615,734	3,908,341	3,123,532	2,353,731	24.13	213.39	
Construction and land development .....	2,168,770	1,174,061	770,567	652,231	131,452	84.72	8401.65	
Multifamily .....	2,393,440	2,525,741	2,176,203	1,867,667	1,700,379	-5.24	63.64	
Nonfarm nonresidential .....	1,167,118	915,932	961,571	603,634	521,900	27.42	243.25	
Real estate loans secured by farmland .....	0	0	0	0	0			
Total investment securities .....	139,581	209,828	208,026	216,785	191,725	-33.48	-63.24	
U.S. Treasury securities .....	0	1,799	1,689	0	0	-100.00		
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0			
Municipal securities .....	3,536	3,514	10,376	29,362	23,528	0.63	-87.96	
Mortgage-backed securities .....	87,983	34,110	24,958	24,716	45,592	157.94	-23.82	
Asset-backed securities .....	48,062	170,405	171,003	162,707	122,605	-71.80	-79.54	
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	0	0	0	0	0			
Available-for-sale securities .....	139,581	209,828	208,026	216,785	191,725	-33.48	-63.24	
U.S. Treasury securities .....	0	1,799	1,689	0	0	-100.00		
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0			
Municipal securities .....	3,536	3,514	10,376	29,362	23,528	0.63	-87.96	
Mortgage-backed securities .....	87,983	34,110	24,958	24,716	45,592	157.94	-23.82	
Asset-backed securities .....	48,062	170,405	171,003	162,707	122,605	-71.80	-79.54	
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....								
Available-for-sale securities appreciation (depreciation) .....	2,856	2,696	529	-287	687	5.93	-26.54	
Structured notes, fair value .....	48,062	170,405	171,003	162,707	122,604	-71.80	-79.54	
Pledged securities .....	1,300	1,691	1,814	2,006	1,247	-23.12	-93.28	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,847,461	2,201,932	2,609,311	1,000,866	905,477	74.73	506.52
NOW, ATS and transaction accounts .....	1,905,768	1,209,392	713,043	363,494	589,237	57.58	1233.21
Time deposits less brokered deposits < \$250K .....	462,178	-56,693	889,278	893,375	-383,772		
MMDA and other savings accounts .....	5,229,528	6,240,293	4,309,803	4,030,237	4,863,705	-16.20	6.91
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	11,444,935	9,594,924	8,521,435	6,287,972	5,974,647	19.28	101.89
Time deposits of \$250K or more .....	408,927	570,806	685,000	470,690	59,761	-28.36	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	0	0	0	0	0	0	-100.00
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	57,500	25,000	80,000	145,000	300,586	130.00	-78.30
Other borrowings w/remaining maturity over 1 year .....	175,000	341,107	177,500	197,500	242,500	-48.70	-56.49
Brokered deposits < \$250K .....	415,310	1,297,406	907,905	1,581,858	1,358,825	-67.99	
Noncore funding .....	1,056,737	2,234,319	1,850,405	2,395,048	1,961,672	-52.70	-35.72
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	187,555	238,555	63,555	56,155	56,155	-21.38	234.00
Other liabilities .....	1,335,563	1,037,987	673,141	76,520	49,822	28.67	2856.29
Total liabilities .....	14,024,790	13,105,785	11,108,536	8,815,695	8,042,296	7.01	89.16
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	5,063	5,063	5,063		-100.00
Common stock .....	684	677	669	662	654	1.03	5.56
Common surplus .....	441,061	420,895	399,806	377,689	353,801	4.79	30.61
Retained earnings .....	1,308,726	1,079,828	908,096	746,869	583,132	21.20	193.53
Accumulated other comprehensive income .....	1,343	1,251	-247	-227	366	7.35	
Other equity capital components .....	-228,657	-215,169	-152,635	-135,655	-69,353		
Total holding company equity capital .....	1,523,157	1,287,482	1,160,752	994,401	873,663	18.31	102.10
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,523,157	1,287,482	1,160,752	994,401	873,663	18.31	102.10
Total liabilities and capital .....	15,547,947	14,393,267	12,269,288	9,810,096	8,915,959	8.02	90.35
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,847,461	2,201,932	2,609,311	1,000,866	905,477	74.73	506.52
Interest-bearing deposits .....	8,421,711	9,261,204	7,505,029	7,339,654	6,487,756	-9.06	40.92
Total deposits .....	12,269,172	11,463,136	10,114,340	8,340,520	7,393,233	7.03	85.60
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,287,482	1,160,752	994,401	873,663	753,671		
Accounting restatements .....	0	-37,088	0	0	0	0	
Net income .....	228,899	209,164	161,535	164,047	137,583		
Net sale of new perpetual preferred stock .....	0	-5,150	0	0	0	0	
Net sale of new common stock .....	6,683	14,178	13,700	12,363	0		
Sale of treasury stock .....	0	0	0	0	0	0	
Less: Purchase of treasury stock .....	0	55,615	8,556	54,769	28,295		
Changes incident to business combinations .....	0	0	0	0	0	0	
Less: Dividends declared .....	0	257	309	310	310		
Change in other comprehensive income .....	93	1,498	-19	-593	2,868		
Changes in debit to ESOP liability .....	0	0	0	0	0	0	
Other adjustments to equity capital .....	0	0	0	0	8,146		
Holding company equity capital, ending balance .....	1,523,157	1,287,482	1,160,752	994,401	873,663		

## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	68.55	36.25	93	72.31	36.22	98	70.62	37.78	96	81.41	53.63	95	76.68	53.41	93
Commercial and industrial loans .....	10.09	10.76	55	6.68	13.52	15	8.14	12.02	29	6.53	11.42	27	8.19	10.82	42
Loans to individuals .....	3.12	3.36	63	2.34	3.40	57	3.25	4.20	57	3.24	2.65	74	2.72	2.58	72
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.03	31	0	0.04	29	0	0	44	0	0	45
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.24	11	0	0.47	18	0	0.51	17
Other loans and leases.....	0.63	4.47	12	0.91	4.63	16	1.45	5.01	19	1.60	2.64	46	2.15	2.62	51
Net loans and leases.....	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99	88.67	72.64	97
Debt securities over 1 year.....	0.18	19.46	1	0.17	15.55	3	0.12	14.60	3	0.37	13.20	2	0.73	13.96	2
Mutual funds and equity securities .....	0	0.06	13	0	0.05	13	0	0.06	13	0	0.05	19	0	0.07	15
Subtotal .....	81.52	79.22	51	81.38	78.16	55	83.10	79.65	42	92.49	87.24	90	89.40	87.26	69
Interest-bearing bank balances .....	6.84	8.50	45	9.74	7.51	68	7.82	3.06	87	2.26	2.30	62	6.80	2.34	87
Federal funds sold and reverse repos .....	0	0.54	28	0	0.82	26	0	1.57	53	0	0.01	78	0	0.02	73
Debt securities 1 year or less .....	0.72	1.56	41	1.28	1.68	49	1.57	1.91	59	1.84	2.14	63	1.42	1.92	59
Trading assets .....	0.01	0.49	41	0	1.01	36	0.01	1.19	34	0	0.02	38	0	0.02	35
Total earning assets.....	89.08	91.77	16	92.40	91.05	65	92.51	89.53	80	96.59	92.24	97	97.63	92.22	98
Non-interest cash and due from depository institutions.....	0.36	0.82	12	0.29	1.07	3	0.54	1.14	12	0.35	1.25	9	0.13	1.26	3
Other real estate owned.....	0	0.01	9	0.04	0.02	79	0.06	0.03	80	0.09	0.04	81	0.10	0.06	76
All other assets.....	10.57	7.35	87	7.31	7.82	41	6.95	9.27	25	3.06	6.39	6	2.24	6.45	2
<b>Memoranda</b>															
Short-term investments .....	7.55	11.47	37	11.02	11.17	56	9.39	7.63	69	4.10	4.70	52	8.22	4.63	77
U.S. Treasury securities.....	0	1.47	10	0.01	0.84	40	0.01	1.03	33	0	0.37	27	0	0.22	31
US agency securities (excluding mortgage-backed securities) .....	0	0.82	11	0	0.63	11	0	0.54	13	0	1.67	7	0	1.50	7
Municipal securities .....	0.02	1.73	19	0.02	1.69	21	0.08	1.34	27	0.30	2.66	23	0.26	2.97	20
Mortgage-backed securities .....	0.57	14.14	3	0.24	11.75	4	0.20	11.44	5	0.25	8.73	5	0.51	9.19	4
Asset-backed securities .....	0.31	0.50	66	1.18	0.32	86	1.39	0.28	89	1.66	0.26	90	1.38	0.23	89
Other debt securities .....	0	0.53	8	0	0.42	10	0	0.39	9	0	0.52	16	0	0.48	16
Loans held-for-sale.....	0.25	0.55	55	0.54	0.52	63	0.32	0.39	58	0.19	0.29	68	0.35	0.32	74
Loans held for investment .....	81.99	58.06	94	81.61	61.72	95	83.14	63.50	96	92.47	73.24	99	88.83	72.42	98
Real estate loans secured by 1–4 family .....	31.70	11.46	96	40.25	11.91	96	38.77	13.29	96	49.57	16.83	95	50.28	16.44	97
Revolving .....	0.02	1.42	10	0.01	1.66	10	0.03	2.07	12	0.02	2.43	4	0.02	2.71	5
Closed-end, secured by first liens .....	31.68	9.67	96	40.23	9.81	97	38.74	10.69	98	49.54	13.60	95	50.25	13.03	97
Closed-end, secured by junior liens .....	0	0.17	8	0	0.22	7	0	0.28	11	0.01	0.41	4	0.01	0.39	5
Commercial real estate loans .....	36.85	22.69	85	32.07	22.22	75	31.85	22.23	69	31.84	33.39	47	26.40	33.79	26
Construction and land development .....	13.95	3.34	98	8.16	3.40	90	6.28	3.44	77	6.65	4.78	74	1.47	4.55	20
Multifamily.....	15.39	3.57	93	17.55	3.12	96	17.74	3.01	96	19.04	5.12	92	19.07	5.32	91
Nonfarm nonresidential .....	7.51	14.57	24	6.36	14.72	23	7.84	14.69	29	6.15	21.85	5	5.85	22.30	6
Real estate loans secured by farmland.....	0	0.30	8	0	0.33	8	0	0.36	9	0	0.88	10	0	0.81	10

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	83.35	61.05	87	88.03	57.15	95	84.61	57.46	94	87.86	72.88	81	85.98	73.20	76
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	83.35	61.05	87	88.03	57.15	95	84.61	57.46	94	87.86	72.88	81	85.98	73.20	76
Real estate loans secured by 1–4 family.....	38.55	19.86	92	48.99	19.43	96	46.45	20.75	93	53.50	23.13	94	56.38	22.92	95
Revolving .....	0.02	2.43	6	0.01	2.64	10	0.03	3.15	11	0.02	3.34	4	0.02	3.76	5
Closed-end.....	38.53	17.24	92	48.98	16.59	96	46.42	17.39	95	53.47	19.33	94	56.36	18.68	96
Commercial real estate loans .....	44.81	37.86	56	39.04	34.63	53	38.17	33.52	52	34.36	45.57	21	29.60	46.38	14
Construction and land development.....	16.96	5.65	96	9.93	5.26	81	7.52	5.09	71	7.18	6.53	63	1.65	6.35	14
1–4 family.....	4.30	1.18	93	3.68	0.93	93	3.21	0.94	89	2.39	1.52	75	0.23	1.50	16
Other.....	12.66	4.40	96	6.25	4.19	72	4.32	4.02	60	4.78	4.90	52	1.42	4.76	18
Multifamily.....	18.72	5.78	92	21.36	4.96	96	21.25	4.69	95	20.55	6.76	91	21.38	7.13	91
Nonfarm nonresidential .....	9.13	24.56	18	7.75	22.93	15	9.39	22.15	19	6.64	30.16	4	6.56	30.84	4
Owner-occupied.....	0.46	8.29	9	0.49	7.68	10	0.42	7.72	14	0.48	10.31	3	0.23	10.55	2
Other.....	8.67	15.94	27	7.26	14.95	24	8.97	14.34	32	6.16	19.35	7	6.33	19.91	6
Real estate loans secured by farmland.....	0	0.54	8	0	0.54	8	0	0.55	9	0	1.27	10	0	1.19	10
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0	44	0	0	45
Commercial and industrial loans .....	12.27	18.86	29	8.13	22.17	8	9.75	19.53	17	7.05	16.21	17	9.18	15.52	25
Loans to individuals .....	3.79	6.24	60	2.84	6.13	52	3.90	7.13	51	3.49	3.89	71	3.05	3.90	69
Credit card loans .....	0	0.53	22	0	0.65	22	0	0.81	21	0	0.04	32	0	0.03	34
Agricultural loans.....	0	0.34	12	0	0.32	11	0	0.37	11	0	0.69	18	0	0.76	17
Other loans and leases.....	0.76	8.75	12	1.10	9.09	13	1.74	9.85	15	1.73	3.74	41	2.41	3.75	48
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	717.98	391.81	95	809.32	381.27	97	794.95	391.26	97	824.61	505.61	96	744.02	518.19	88
Real estate loans secured by 1–4 family.....	332.02	126.06	95	450.42	125.03	96	436.38	138.18	96	502.10	161.34	96	487.87	159.68	95
Revolving .....	0.16	15.44	10	0.13	17.42	9	0.30	21.26	13	0.19	23.52	5	0.16	26.74	5
Closed-end.....	331.86	108.85	96	450.29	106.14	96	436.08	115.20	97	501.90	134.73	96	487.72	130.06	96
Commercial real estate loans .....	385.96	245.88	82	358.90	234.65	81	358.57	229.44	78	322.51	316.03	54	256.15	328.67	28
Construction and land development.....	146.10	35.95	98	91.29	35.62	92	70.70	34.95	81	67.34	44.92	78	14.31	44.44	19
1–4 family.....	37.06	7.42	96	33.84	6.34	95	30.13	6.61	95	22.45	10.21	85	2.03	10.44	17
Other.....	109.04	28.11	98	57.45	28.16	86	40.57	27.32	70	44.89	33.75	70	12.27	33.34	22
Multifamily.....	161.24	38.66	93	196.39	32.74	96	199.65	31.04	95	192.84	48.38	92	185.04	51.49	92
Nonfarm nonresidential .....	78.62	158.05	24	71.22	155.06	24	88.22	152.10	34	62.33	208.15	7	56.80	217.26	6
Owner-occupied.....	3.93	52.99	10	4.49	52.37	12	3.93	53.07	14	4.49	70.68	4	2	73.43	2
Other.....	74.70	102.54	32	66.73	100.54	32	84.29	97.41	43	57.84	134.17	12	54.80	140.40	10
Real estate loans secured by farmland.....	0	3.22	8	0	3.44	8	0	3.60	8	0	8.13	10	0	7.80	10
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45
Commercial and industrial loans .....	105.72	114.45	53	74.76	139.91	18	91.60	122.02	37	66.18	107.07	31	79.46	105.25	40
Loans to individuals .....	32.68	34.55	63	26.15	37.47	57	36.61	43.51	58	32.77	24.45	76	26.37	23.98	71
Credit card loans .....	0	2.77	23	0	3.30	22	0	4.34	21	0	0.24	32	0	0.19	34
Agricultural loans.....	0	1.86	12	0	1.88	11	0	2.18	11	0	4.49	18	0	4.90	17
Other loans and leases.....	6.57	51.06	13	10.14	49.54	17	16.34	52.44	21	16.24	25.58	50	20.83	25.83	53
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	44.35	30.07	81	38.55	27.32	81	37.75	26.45	76	33.88	35.09	53	29.37	35.69	34
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	382.03	195.33	90	354.41	183.76	90	354.64	178.57	91	318.02	243.62	76	254.15	253.35	60
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	385.96	252.85	81	358.90	240.85	80	358.57	236.10	78	322.51	318.90	54	256.15	331.68	28

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments .....	7.55	11.47	37	11.02	11.17	56	9.39	7.63	69	4.10	4.70	52	8.22	4.63	77
Liquid assets .....	7.39	29.03	4	10.16	26.22	6	8.49	22.44	5	2.72	15.56	0	7.17	15.94	5
Investment securities .....	0.90	21.63	1	1.46	17.85	3	1.70	16.99	4	2.21	16.02	2	2.15	16.65	2
Net loans and leases .....	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99	88.67	72.64	97
Net loans, leases and standby letters of credit .....	81.42	59.49	95	81.29	62.48	95	83.07	64.84	96	92.23	73.71	99	88.80	73.08	97
Core deposits .....	73.61	75.71	28	66.66	70.67	27	69.45	63.09	56	64.10	69.97	24	67.01	69.79	30
Noncore funding .....	6.80	10.30	46	15.52	14.13	67	15.08	19.36	46	24.41	16.58	80	22	17.09	73
Time deposits of \$250K or more .....	2.63	1.58	80	3.97	2.11	83	5.58	2.94	85	4.80	4.28	63	0.67	3.54	4
Foreign deposits .....	0	0.34	39	0	0.36	39	0	0.43	38	0	0	49	0	0	49
Federal funds purchased and repos .....	0	1.23	11	0	1.47	10	0	1.94	9	0	0.96	17	0	1.20	14
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	0	0.54	31	0	0.54	30	0	0.48	20	0	0.97	6	0	1.21	7
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0.37	1	49	0.17	1.24	36	0.65	3.01	25	1.48	3.63	43	3.37	4.47	48
Earning assets that reprice within 1 year .....	71.34	37.37	95	60.34	39.38	92	63.63	39.29	94	48.36	32.35	83	51.32	33.41	86
Interest-bearing liabilities that reprice within 1 year .....	51.33	6.39	98	48.31	8.20	96	51.05	10.19	97	60.71	18.20	96	68.56	16.67	97
Long-term debt that reprices within 1 year .....	0	0.26	30	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year .....	20.01	29.65	25	12.03	29.11	13	12.58	26.63	13	-12.35	12.98	14	-17.23	15.65	8
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-0.92	-2.33	56	5.53	3.20	64	6.84	14.45	27	21.94	13.54	76	15.40	13.97	56
Net short-term noncore funding dependence .....	-5.21	-7.71	54	-6.20	-4.76	39	-4.17	3.38	21	7.62	8.57	42	2.38	9.65	21
Short-term investment / Short-term noncore funding .....	228.47	273.46	56	184.54	184.19	60	158.46	77.77	80	36.76	62.28	54	79.40	46.67	80
Liquid assets - short-term noncore funding / Nonliquid assets .....	4.41	36.68	12	4.66	28.18	15	2.80	16.97	25	-8.67	4.17	17	-3.44	3.68	31
Net loans and leases / Total deposits .....	103.07	72.79	91	101.96	79.43	89	100.66	90.31	78	108.35	92.88	85	106.94	92.86	84
Net loans and leases / Core deposits .....	110.49	78.25	90	121.81	88.34	88	119.47	103.93	79	143.71	106.50	93	132.33	105.03	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.12				1.57			0.72			-0.47			-0.05	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.21	-0.25	63	0.23	4.31	3	0.05	1.36	13	-0.03	-1.95	92	0.08	-0.62	73
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.08	-0.02	92	0.18	0.02	89	0.02	0	80	0.22	-0.04	97	0.30	-0.02	96
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	14.28	13	0	11.38	15	0	12.67	14	0	10.76	18	0	13.07	15
Available-for-sale securities .....	100	83.77	95	100	87.23	96	100	85.40	95	100	88.32	88	100	86.93	84
U.S. Treasury securities .....	0	6.70	10	0.86	4.72	51	0.81	6.15	46	0	2.08	27	0	1.33	31
US agency securities (excluding mortgage-backed securities) .....	0	4.12	11	0	4.01	10	0	3.49	13	0	11	7	0	10.16	7
Municipal securities .....	2.53	8.22	43	1.67	9.83	33	4.99	7.75	53	13.54	16.63	51	12.27	17.86	46
Mortgage-backed securities .....	63.03	66.54	39	16.26	66.64	5	12	67.43	4	11.40	54.50	7	23.78	55.76	12
Asset-backed securities .....	34.43	2.50	96	81.21	1.91	99	82.20	1.66	98	75.05	1.54	98	63.95	1.31	98
Other debt securities .....	0	3.08	8	0	3.01	9	0	2.94	9	0	3.75	16	0	3.25	16
Mutual funds and equity securities .....	0	0.29	13	0	0.35	13	0	0.40	13	0	0.41	19	0	0.58	15
Debt securities 1 year or less .....	79.67	7.78	99	88.11	10.55	99	92.66	11.86	98	83.16	13.91	96	65.93	11.90	97
Debt securities 1 to 5 years .....	3.18	18.25	16	1.66	17.03	13	0.51	17.94	6	1.96	23.42	9	9.49	23.53	27
Debt securities over 5 years .....	17.15	71.11	3	10.23	69.86	1	6.83	66.02	3	14.88	58.36	9	24.57	60.73	11
Pledged securities .....	0.93	32.26	5	0.81	35.67	3	0.87	30.57	6	0.93	42.20	5	0.65	46.78	3
Structured notes, fair value .....	34.43	0.11	99	81.21	0.02	99	82.20	0.03	99	75.05	0.15	99	63.95	0.08	99
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-26.01	27.98	14	37.72	183.32	27	186.35	26.69	92	-45.11	16.28	11	-23.85	6.96	28
Investment securities .....	-33.48	31.36	0	0.87	23.62	18	-4.04	11.75	18	13.07	8.02	68	-49.51	4.99	1
Core deposits .....	19.28	16.94	69	12.60	26.88	9	35.52	11.23	90	5.24	10.40	40	5.39	13.94	26
Noncore funding .....	-52.70	-14.79	6	20.75	-12.18	86	-22.74	6.59	10	22.09	6.76	71	19.32	-3.35	77

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec) .....	2,470,038	637,218	707,519	727,547	569,163
Commit: Secured commercial real estate loans .....	1,320,632	385,811	352,562	328,188	7,285
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	12,640	12,500	11,500	11,500	11,500
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	128,000	132,000	11,181	23,273	38,952
Written options contracts (interest rate) .....	54,212	169,398	18,500	28,750	42,750
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	0	0	0	0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	15.89	22.78	30	4.43	22.01	2	5.77	23.52	3	7.42	17.31	10	6.38	17.28	10
Standby letters of credit .....	0.08	0.65	6	0.09	0.71	6	0.09	0.84	8	0.12	0.35	22	0.13	0.40	22
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	20	0	0.02	17	0	0.01	35	0	0.01	32
Securities lent .....	0	0.10	41	0	0.18	40	0	0.40	39	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	27	0	0.35	26	0	0.42	27	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.30	27	0	0.52	27	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.25	34	0	0.30	33	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	34	0	0.30	33	0	0.45	34	0	0	47	0	0	48
Derivative contracts .....	1.17	46.30	9	2.09	48.62	8	0.24	68.47	2	0.53	6.51	24	0.92	6.82	26
Interest rate contracts .....	1.17	32.46	9	2.09	34.36	9	0.24	47.31	3	0.53	6.40	24	0.92	6.72	26
Interest rate futures and forward contracts .....	0.82	3.25	64	0.92	6.21	55	0.09	10.67	30	0.24	0.25	71	0.44	0.28	75
Written options contracts (interest rate) .....	0.35	1.41	48	1.18	2.18	57	0.15	2.47	28	0.29	0.26	67	0.48	0.28	72
Purchased options contracts (interest rate) .....	0	1.31	23	0	1.46	22	0	2.65	22	0	0.07	40	0	0.08	41
Interest rate swaps .....	0	20.49	4	0	20.83	3	0	28.86	3	0	5.18	15	0	5.41	14
Foreign exchange contracts .....	0	6.30	26	0	6.01	25	0	10.12	22	0	0	47	0	0	45
Futures and forward foreign exchange contracts .....	0	3.78	27	0	3.47	25	0	5.23	23	0	0	47	0	0	45
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.05	39	0	0	49	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49	0	0	48
Foreign exchange rate swaps .....	0	0.76	38	0	0.77	39	0	2.03	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.92	34	0	1.86	32	0	3.32	31	0	0	48	0	0	47
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.19	40	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.32	38	0	0.52	36	0	0.98	35	0	0	49	0	0	48
Purchased options contracts (commodity and other) .....	0	0.21	38	0	0.37	36	0	0.94	34	0	0	48	0	0	48
Commodity and other swaps .....	0	0.31	38	0	0.32	36	0	0.38	35	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	21.08	44.98	15	5.87	42.82	0	7.46	45.53	2	8.62	25.18	7	7.80	25.74	6

## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	182,212	301,398	29,681	52,023	81,702
Interest rate contracts .....	182,212	301,398	29,681	52,023	81,702
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	128,000	132,000	11,181	23,273	38,952
Written options .....	54,212	169,398	18,500	28,750	42,750
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	54,212	169,398	18,500	28,750	42,750
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	182,212	301,398	29,681	52,023	81,702
Interest rate contracts .....	182,212	301,398	29,681	52,023	81,702
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	128,000	132,000	11,181	23,273	38,952
One year or less .....	128,000	132,000	11,181	23,273	38,952
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	85	2,284	311	513	125
Gross positive fair value.....	1,462	10,263	1,347	982	1,343
Held for trading.....	0	0	0	0	0
Non-traded.....	1,462	10,263	1,347	982	1,343
Current credit exposure on risk-based capital derivative contracts .....	1,462	10,263	1,347	982	1,343
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.17	75	100	94.10	77	100	93.44	80	100	99.91	54	100	99.91	56
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.47	25	0	3.49	25	0	3.20	22	0	0	46	0	0.04	44
Foreign exchange contracts .....	0	1.14	34	0	1.17	32	0	1.64	31	0	0	47	0	0	47
Futures and forwards .....	70.25	11.16	94	43.80	14.05	85	37.67	13.49	83	44.74	11.75	86	47.68	12.76	85
Written options .....	29.75	6.28	93	56.20	8.18	97	62.33	5.91	98	55.26	11.14	90	52.32	9.73	93
Exchange-traded .....	0	0.12	42	0	0.14	40	0	0.15	42	0	0	49	0	0	49
Over-the-counter .....	29.75	5.96	93	56.20	7.73	98	62.33	5.10	98	55.26	10.65	91	52.32	9.46	93
Purchased options .....	0	3.27	20	0	3.42	19	0	4.42	18	0	1.29	38	0	1.44	38
Exchange-traded .....	0	0.12	41	0	0.15	40	0	0.28	39	0	0	49	0	0	49
Over-the-counter .....	0	2.87	21	0	2.86	21	0	3.35	18	0	1.22	38	0	1.27	39
Swaps .....	0	74.26	3	0	68.76	3	0	69.75	2	0	65.42	10	0	66.04	9
Held for trading .....	0	40.42	21	0	43.53	19	0	44.16	18	0	13.60	38	0	16.18	35
Interest rate contracts .....	0	34.15	21	0	36.62	19	0	37.24	18	0	12.87	38	0	16.40	36
Foreign exchange contracts .....	0	1.68	33	0	1.60	32	0	1.60	30	0	0	48	0	0	47
Equity, commodity, and other contracts .....	0	0.60	39	0	0.68	38	0	0.83	36	0	0	49	0	0	49
Non-traded .....	100	59.58	78	100	56.47	80	100	55.84	81	100	86.40	61	100	83.82	64
Interest rate contracts .....	100	56.71	85	100	53.82	87	100	52.22	88	100	85.51	64	100	83.04	68
Foreign exchange contracts .....	0	0.40	33	0	0.46	34	0	0.34	33	0	0	47	0	0.01	46
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.13	38	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	70.25	92.53	12	43.80	91.48	3	37.67	93.86	4	44.74	82.85	14	47.68	87.47	8
One year or less .....	70.25	27.56	88	43.80	32.05	71	37.67	32.17	62	44.74	12.75	87	47.68	15.62	83
Over 1 year to 5 years .....	0	27.01	5	0	27.06	3	0	30.45	4	0	22.66	16	0	21.68	15
Over 5 years .....	0	29.89	5	0	29.56	5	0	28.09	5	0	36.28	14	0	37.90	13
Gross negative fair value (absolute value) .....	0.05	0.98	7	0.76	1.55	39	1.05	0.83	61	0.99	0.66	68	0.15	0.50	30
Gross positive fair value .....	0.80	1.34	21	3.41	2.23	78	4.54	1.19	99	1.89	1.10	85	1.64	0.92	84
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.04	8	0	0.07	11	0	0.06	8	0	0.01	38	0	0	31
Gross positive fair value (X) .....	0	0.05	10	0.01	0.09	18	0	0.07	12	0	0.01	34	0	0.01	36
Held for trading (X) .....	0	0.04	22	0	0.07	19	0	0.06	18	0	0	40	0	0	37
Non-traded (X) .....	0	0.01	27	0.01	0.02	50	0	0.01	40	0	0.01	43	0	0	51
Current credit exposure (X) .....	0	0.04	20	0.01	0.06	27	0	0.05	16	0	0	47	0	0	52
Credit losses on derivative contracts .....	0	0	46	0	0	43	0	0	45	0	0	49	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	48	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.01	0.46	19	0.09	0.85	27	0.01	0.73	16	0.01	0.06	47	0.02	0.05	52

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	136,393	59,514	53,706	45,606	40,928
Gross losses .....	10,762	26,516	25,057	20,835	6,638
Write-downs, transfers to loans held-for-sale .....	0	0	2,356	2,307	1,829
Recoveries .....	2,908	1,295	1,865	2,585	1,254
Net losses .....	7,854	25,221	23,192	18,250	5,384
Provision for loan and lease losses .....	11,950	54,800	29,000	26,350	10,062
Adjustments .....	0	47,300	0	0	0
Ending balance .....	140,489	136,393	59,514	53,706	45,606
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.08	-0.09	90	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86	0.12	0.11
Provision for loan and lease losses / Average loans and leases .....	0.10	-0.16	87	0.50	0.82	26	0.31	0.24	69	0.31	0.16	83	0.14	0.16
Provision for loan and lease losses / Net loan and lease losses .....	152.15	-105.48	81	217.28	487.86	24	125.04	130.58	56	144.38	182.69	52	186.89	110.75
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.10	1.23	41	1.16	1.58	26	0.58	0.83	28	0.59	0.94	14	0.58	0.95
Allowance for loan and lease losses / Total loans and leases .....	1.10	1.20	41	1.15	1.55	27	0.58	0.81	30	0.59	0.93	15	0.57	0.94
Allowance for loan and lease losses / Net loans and leases losses (X) .....	17.89	21.39	63	5.41	11.58	38	2.57	8.03	23	2.94	21.35	11	8.47	16.23
Allowance for loan and lease losses / Nonaccrual assets .....	96.27	364.13	8	73.37	299.17	5	113.26	218.72	28	124.88	285.36	26	152.16	270.69
ALLL / 90+ days past due + nonaccrual loans and leases .....	96.23	287.08	14	73.32	244.34	10	112.85	151.73	41	124.88	259.30	29	152.16	232.03
Gross loan and lease losses / Average loans and leases .....	0.09	0.19	31	0.24	0.34	48	0.26	0.28	54	0.25	0.15	78	0.09	0.16
Recoveries / Average loans and leases .....	0.02	0.08	19	0.01	0.07	12	0.02	0.08	18	0.03	0.05	42	0.02	0.06
Net losses / Average loans and leases .....	0.07	0.11	46	0.23	0.27	57	0.24	0.21	67	0.22	0.09	84	0.07	0.10
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	43	0	0	44	0.02	0	94	0.03	0	98	0.03	0
Recoveries / Prior year-end losses .....	10.97	34.67	14	5.17	33.98	6	8.95	36.22	8	38.94	51.25	56	28.42	50.41
Earnings coverage of net loan and lease losses (X) .....	42.60	39.72	66	14.15	22.91	54	10.94	24.40	43	14.12	29.27	38	46.20	0.97
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0	0.02	39	0.02	0.04	48	0	0.01	34	0	0.01	45	0	0.02
Real estate loans secured by 1–4 family .....	0	-0.02	58	0.04	0.01	80	0	0.01	46	0.01	0.01	53	0.01	0.03
Revolving .....	0	-0.07	69	0	0.01	54	0	0.02	43	0	0.02	44	0	0.03
Closed-end .....	0	-0.01	54	0.04	0	84	0	0	52	0.01	0.01	55	0.01	0.02
Commercial real estate loans .....	0	0.04	40	0	0.07	14	0	0.01	26	0	0.01	27	-0.02	0.01
Construction and land development .....	0.01	0	83	0	0	59	0	-0.01	60	0	-0.02	57	0	-0.04
1–4 family .....	0.01	0	92	0	0	59	0	0	55	0	0	54	0	0.59
Other .....	0	0	64	0	0	57	0	-0.01	61	0	-0.02	60	0	-0.04
Multifamily .....	-0.01	0.01	10	0	0	30	-0.01	0	14	-0.01	0	11	-0.02	0
Nonfarm nonresidential .....	0.01	0.05	47	0	0.11	14	0	0.02	38	0	0.02	39	-0.01	0.02
Owner-occupied .....	0	0.01	44	0	0.02	26	0	0.01	45	0	0.01	43	0	0.01
Other .....	0.01	0.04	55	0	0.08	24	0	0.01	40	0	0.01	47	-0.01	0.01
Real estate loans secured by farmland .....		0			0.02			0.01			0			0
Commercial and industrial loans .....	0.01	0.17	22	0.29	0.47	44	0.41	0.37	66	0	0.18	24	0	0.18
Loans to individuals .....	1.59	0.71	85	5.97	1.13	98	4.80	1.17	96	5.27	0.71	96	2.16	0.78
Credit card loans .....		1.84			2.92			3.11			1.65			1.60
Agricultural loans .....		0.02			0.19			0.08			0.03			0.06
Loans to foreign governments and institutions .....		0			0			0						
Other loans and leases .....	0	0.10	32	0	0.15	25	0	0.15	22	0.73	0.28	84	0	0.27

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		47,852		44,673		17,050		19,239		12,715					
90+ days past due loans and leases .....		59		126		191		0		0					
Nonaccrual loans and leases .....		145,932		185,896		52,546		43,005		29,972					
Total past due and nonaccrual loans and leases .....		193,843		230,695		69,787		62,244		42,687					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		753		843		553		700		1,387					
Total restructured loans and leases .....		753		843		553		700		1,387					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		0		0		0		0		0					
Other real estate owned .....		0		6,114		7,420		8,457		8,613					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.37	0.32	67	0.38	0.39	57	0.17	0.43	18	0.21	0.32	38	0.16	0.32	26
90+ days past due loans and leases .....	0	0.10	22	0	0.12	22	0	0.15	19	0	0.03	14	0	0.04	14
Nonaccrual loans and leases .....	1.14	0.46	92	1.57	0.66	90	0.51	0.51	53	0.47	0.49	58	0.38	0.46	42
90+ days past due and nonaccrual loans and leases .....	1.14	0.62	86	1.57	0.85	86	0.51	0.71	38	0.47	0.54	51	0.38	0.55	36
30–89 days past due restructured .....	0	0.01	21	0	0.01	16	0	0.01	13	0	0.01	27	0	0.01	25
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0	43	0	0	41
Nonaccrual restructured .....	0.01	0.10	12	0.01	0.13	9	0.01	0.14	12	0.01	0.10	19	0.02	0.10	20
30–89 days past due loans held for sale .....	0	0	40	0	0	38	0	0	38	0	0	47	0	0	48
90+ days past due loans held for sale .....	0	0	41	0	0	41	0	0	42	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0.01	38	0	0	40	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.37	0.32	67	0.38	0.40	57	0.17	0.43	18	0.21	0.32	38	0.16	0.32	26
90+ days past due assets .....	0	0.10	19	0	0.12	20	0	0.15	16	0	0.03	14	0	0.04	14
Nonaccrual assets .....	1.14	0.47	90	1.57	0.67	90	0.51	0.53	53	0.47	0.49	58	0.38	0.47	42
30+ days past due and nonaccrual assets .....	1.52	0.97	81	1.95	1.29	80	0.68	1.19	26	0.68	0.88	40	0.54	0.89	24
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.94	0.36	91	1.29	0.52	90	0.43	0.44	55	0.44	0.39	63	0.34	0.40	48
90+ days past due and nonaccrual assets + other real estate owned .....	0.94	0.37	91	1.33	0.55	90	0.49	0.48	56	0.52	0.45	67	0.43	0.48	59
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.94	0.41	91	1.33	0.60	91	0.49	0.53	50	0.52	0.59	47	0.43	0.63	36
Allowance for loan and lease losses .....	103.87	62.64	85	140.78	66.66	90	100.76	115.41	48	95.82	95.97	59	84.61	100.14	50
Equity capital + allowance for loan and lease losses .....	8.77	3.60	92	13.49	4.97	94	4.91	4.28	59	4.91	5.09	57	4.20	5.57	44
Tier 1 capital + allowance for loan and lease losses .....	9.54	4.30	92	14.46	6.05	93	5.50	5.65	54	5.31	5.65	52	4.20	6.11	36
Loans and leases + other real estate owned .....	1.14	0.71	83	1.62	0.97	87	0.59	0.85	34	0.57	0.82	37	0.48	0.86	26

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.40	0.26	77	0.41	0.39	61	0.17	0.38	23	0.22	0.29	48	0.16	0.29	29
	90+ days past due .....		0	0.12	15	0	0.16	32	0	0.16	13	0	0.03	19	0	0.05	19
	Nonaccrual.....		1.36	0.52	88	1.75	0.76	89	0.60	0.46	68	0.53	0.48	64	0.43	0.43	55
Commercial and industrial	30–89 days past due .....		0	0.24	3	0	0.23	3	0	0.31	2	0	0.23	8	0.08	0.27	31
	90+ days past due .....		0	0.04	18	0	0.03	16	0	0.05	14	0	0.02	32	0	0.01	32
	Nonaccrual.....		0	0.57	2	0.31	0.75	25	0	0.83	3	0	0.61	6	0.02	0.60	11
Individuals	30–89 days past due .....		1.14	0.63	79	0.66	0.83	43	0.64	0.83	38	0.46	0.68	48	0.19	0.69	30
	90+ days past due .....		0.01	0.09	51	0	0.14	19	0.05	0.17	46	0	0.03	31	0	0.03	29
	Nonaccrual.....		0.14	0.17	56	0.11	0.28	42	0.08	0.17	46	0.10	0.15	56	0.06	0.21	40
Depository institution loans	30–89 days past due .....			0.01			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.07			0.17			0.24			0.11			0.15	
	90+ days past due .....			0			0			0			0.01			0	
	Nonaccrual.....			0.70			0.49			0.67			0.46			0.31	
Foreign governments	30–89 days past due .....			0.50			0			0.07							
	90+ days past due .....			0			0			0							
	Nonaccrual.....			0.15			0.09			0.03							
Other loans and leases	30–89 days past due .....		0	0.12	16	0	0.18	15	0	0.20	14	0.12	0.18	69	0.35	0.12	83
	90+ days past due .....		0	0.01	34	0	0.01	33	0	0.01	30	0	0	41	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.13	15	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		Memoranda														
1–4 family	30–89 days past due .....	0.65	0.46	77	0.72	0.65	69	0.30	0.67	20	0.35	0.52	47	0.25	0.56	26
	90+ days past due .....	0	0.24	18	0	0.33	36	0	0.31	14	0	0.04	22	0	0.06	22
	Nonaccrual .....	2.51	0.71	93	2.31	0.89	89	1.03	0.73	75	0.88	0.61	74	0.60	0.65	50
Revolving	30–89 days past due .....	0	0.28	9	0	0.48	5	0	0.45	5	0	0.36	9	0	0.29	7
	90+ days past due .....	0	0.02	35	0	0.03	30	0	0.05	24	0	0.02	37	0	0.02	35
	Nonaccrual .....	0	1.18	6	0	1.13	5	0	1	5	0	0.35	10	0	0.42	10
Closed-end	30–89 days past due .....	0.65	0.49	75	0.72	0.65	68	0.30	0.70	23	0.35	0.54	49	0.25	0.63	25
	90+ days past due .....	0	0.26	18	0	0.38	36	0	0.35	16	0	0.05	24	0	0.06	24
	Nonaccrual .....	2.51	0.67	95	2.31	0.87	88	1.03	0.70	78	0.88	0.64	70	0.60	0.68	48
Junior lien	30–89 days past due .....	0	0.01	11	0	0.02	10	0	0.02	9	0	0.02	14	0	0.03	12
	90+ days past due .....	0	0	36	0	0	32	0	0	29	0	0	38	0	0	36
	Nonaccrual .....	0	0.03	8	0	0.04	6	0	0.04	8	0	0.03	12	0	0.04	21
Commercial real estate	30–89 days past due .....	0.18	0.15	69	0.02	0.26	13	0.01	0.18	13	0.01	0.16	18	0	0.15	6
	90+ days past due .....	0	0.01	28	0	0.02	23	0	0.03	19	0	0.02	31	0	0.02	31
	Nonaccrual .....	0.37	0.38	57	1.06	0.62	76	0.08	0.23	25	0	0.41	3	0.13	0.33	29
Construction and development	30–89 days past due .....	0	0.17	17	0	0.28	11	0	0.28	12	0	0.17	21	0	0.18	20
	90+ days past due .....	0	0.01	38	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42
	Nonaccrual .....	0.70	0.20	85	1.42	0.41	86	0	0.20	12	0	0.18	21	0	0.21	18
1–4 family	30–89 days past due .....	0	0.02	30	0	0.03	28	0	0.06	25	0	0.07	32	0	0.05	33
	90+ days past due .....	0	0	44	0	0	42	0	0	41	0	0	48	0	0	46
	Nonaccrual .....	0	0.01	32	0	0.03	27	0	0.02	30	0	0.04	37	0	0.04	35
Other	30–89 days past due .....	0	0.13	21	0	0.22	13	0	0.20	15	0	0.06	28	0	0.08	26
	90+ days past due .....	0	0	41	0	0	40	0	0.01	35	0	0	45	0	0.01	44
	Nonaccrual .....	0.70	0.16	85	1.42	0.35	87	0	0.17	14	0	0.10	25	0	0.12	25
Multifamily	30–89 days past due .....	0.43	0.07	92	0.04	0.09	54	0.02	0.08	51	0.02	0.03	79	0	0.04	35
	90+ days past due .....	0	0	46	0	0	45	0	0	41	0	0	46	0	0	45
	Nonaccrual .....	0.15	0.17	73	0.19	0.11	76	0.06	0.05	66	0	0.04	34	0.18	0.05	85
Nonfarm non-residential	30–89 days past due .....	0	0.13	6	0	0.23	6	0	0.14	5	0	0.17	9	0	0.14	8
	90+ days past due .....	0	0.01	31	0	0.02	26	0	0.03	22	0	0.02	34	0	0.02	33
	Nonaccrual .....	0.22	0.45	37	2.98	0.80	96	0.20	0.28	43	0	0.52	4	0	0.40	4
Owner Occupied	30–89 days past due .....	0	0.04	10	0	0.07	8	0	0.07	8	0	0.08	13	0	0.06	13
	90+ days past due .....	0	0	37	0	0	33	0	0.01	26	0	0	38	0	0.01	35
	Nonaccrual .....	0	0.17	5	0	0.27	5	0	0.16	7	0	0.20	8	0	0.16	7
Other	30–89 days past due .....	0	0.08	14	0	0.14	11	0	0.07	9	0	0.07	18	0	0.06	19
	90+ days past due .....	0	0	37	0	0.01	33	0	0.01	30	0	0.01	39	0	0.01	39
	Nonaccrual .....	0.22	0.23	62	2.98	0.44	97	0.20	0.10	79	0	0.22	13	0	0.16	12
Farmland	30–89 days past due .....		0.10			0.11			0.23			0.09			0.10	
	90+ days past due .....		0			0			0.01			0			0	
	Nonaccrual .....		0.69			1.13			0.84			0.49			0.44	
Credit card	30–89 days past due .....		0.81			0.95			1.19			1.03			0.83	
	90+ days past due .....		0.45			0.63			0.78			0.26			0.22	
	Nonaccrual .....		0.10			0.05			0.11			0.07			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
<b>Common Equity Tier 1 Capital</b>																
Common stock plus related surplus .....	213,088	206,403	247,841	242,697	285,102											
Retained earnings .....	1,354,425	1,121,790	908,096	746,869	583,132											
Accumulated other comprehensive income (AOCI) .....	1,343	1,251	-247	-227	366											
Common equity tier 1 minority interest .....	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions .....	1,568,856	1,329,444	1,155,690	989,339	868,600											
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>																
Less: Goodwill, intangible assets, and deferred tax assets .....	161,954	120,644	130,533	79,828	0											
Accumulated other comprehensive income-related adjustments .....	1,343	1,251	-248	-227	366											
Other deductions from common equity tier 1 capital .....	0	0	0	0	0											
Subtotal: .....	1,405,559	1,207,549	1,025,405	909,738	868,234											
Adjustments and deductions for common equity tier 1 capital .....	15,912	15,912	0	0	0											
Common equity tier 1 capital .....	1,389,647	1,191,637	1,025,405	909,738	868,234											
<b>Additional Tier 1 Capital</b>																
Additional tier 1 capital instruments and related surplus .....	0	0	5,063	5,063	5,063											
Non-qualifying capital instruments .....	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0											
Additional tier 1 capital before deductions .....	0	0	5,063	5,063	5,063											
Less: Additional tier 1 capital deductions .....	0	0	0	0	0											
Additional tier 1 capital .....	0	0	5,063	5,063	5,063											
<b>Tier 1 Capital</b> .....	1,389,647	1,191,637	1,030,468	914,801	873,297											
<b>Tier 2 Capital</b>																
Tier 2 capital instruments and related surplus .....	182,400	233,400	58,400	51,000	51,000											
Non-qualifying capital instruments .....	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital .....	103,510	100,152	59,758	53,932	45,735											
Exited advanced approach eligible credit reserves .....																
Unrealized gains on AFS preferred stock classified as equity .....			0	0	0											
Tier 2 capital before deductions .....	285,910	333,552	118,158	104,932	96,735											
Exited advanced approach tier 2 capital before deductions .....																
Less: Tier 2 capital deductions .....	0	0	0	0	0											
Tier 2 capital .....	285,910	333,552	118,158	104,932	96,735											
Exited advanced approach tier 2 capital .....																
Total capital .....	1,675,557	1,525,189	1,148,626	1,019,733	970,032											
Exited advanced approach total capital .....																
<b>Total Assets for Capital Ratios</b>																
Average total consolidated assets, adjusted .....	14,885,366	13,973,924	11,597,647	9,799,719	8,508,789											
Less: Deductions from common equity tier 1 capital .....	177,866	136,556	130,533	79,828	0											
Less: Other deductions .....	-47,043	104,119	248	227	366											
Total assets for leverage ratio .....	14,754,543	13,733,249	11,466,866	9,719,664	8,508,423											
Total risk-weighted assets .....	13,781,263	10,985,237	9,143,613	7,278,582	6,032,170											
Exited advanced approach total RWA .....																
<b>Capital Ratios</b>																
Common equity tier 1 capital, column A .....	10.08	12.37	19	10.85	12.35	29	11.21	12.11	36	12.50	12.37	65	14.39	11.95	81	
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.30	46	0	0.29	46	0	0	0	50	0	0	50
Tier 1 capital, column A .....	10.08	13.11	6	10.85	13.08	13	11.27	12.78	30	12.57	13.03	52	14.48	12.68	76	
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.34	46	0	0	50	0	0	50	
Total capital, column A .....	12.16	14.91	5	13.88	15.23	28	12.56	14.36	16	14.01	14.48	49	16.08	14.15	81	
Total capital, column B .....	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50	0	0	50	
Tier 1 leverage .....	9.42	8.98	67	8.68	9.13	41	8.99	9.76	32	9.41	10.37	29	10.26	10.04	59	
Supplementary leverage ratio, advanced approaches HCs .....		6.71			8.72			7.41								

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		158,620			6,467			7,055			6,450			6,267	2352.76	2507.59	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct		
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0	48	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.11			53.67			51.47			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.89			46.33			48.53			33.33			25				
Separate account assets (L/H) / Total life assets .....	13.40			11.24			7.26			0			0				
Insurance activities revenue / Adjusted operating income .....	0	0.36	11	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17		
Premium income / Insurance activities revenue .....	2.76			2.84			7.32			0			0.01				
Credit related premium income / Total premium income .....	32.99			38.23			34.91			50			60				
Other premium income / Total premium income .....	67.01			61.77			65.09			50			40				
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0	48	0	0	47		
Insurance net income (P/C) / Equity (P/C) .....	23.22			15.59			19.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H) .....	4.49			3.62			5.13										
Insurance benefits, losses, expenses / Insurance premiums .....	927.51			447.82			233.61			116.87			136.34				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.15			0			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0.15			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	49	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	10.37	12	39	0.49	11.03	10	0.65	11.51	12	0.67	13.70	10	0.68	14.86	10		
<b>Broker-Dealer Activities</b>				0			0			0			0			0	
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.46	37	0	0.75	37	0	1.39	34	0	0	49	0	0	49		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0			0	

## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.66			0.87			1.25			0			0	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			1.85			0.84	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.20			5.18			27.03							
Commercial and industrial loans .....		0.79			0.64			0.29			3.83			4.38	
Foreign governments and institutions .....		0			0			0							
<b>Growth Rates</b>															
Net loans and leases.....		6.83			-2.40			22.48			-27.26			22.03	
Total selected assets.....		9.48			2.04			12.40			5.03			-5.54	
Deposits .....		0.73			3.46			10.36			-2.42			-22.72	

## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Securitization activities.....		71,454	113,724	111,665	30,541	16,996	-37.17	946.18
1–4 family residential loans .....		71,454	113,724	111,665	30,541	16,996	-37.17	946.18
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.46	0.79	0.91		0.31		0.19
1–4 family residential loans .....		0.46	0.79	0.91		0.31		0.19
Home equity lines .....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans .....		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0		0		0
Liquidity commitments provided to conduit structures .....		0	0	0		0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		38.80	49.41	46.99		53.56		56.11
Home equity lines .....		0.02	0.01	0.03		0.02		0.02
Credit card receivables.....		0	0	0		0		0
Auto loans and other consumer loans.....		3.77	2.81	3.86		3.48		3.02
Commercial and industrial loans .....		12.18	8.05	9.64		7.02		9.11
All other loans and leases.....		45.23	39.71	39.47		35.92		31.74

## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	Percent Change					1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans .....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0		
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commcial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

## Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.64	0.70	0.29	0.35	0.25
Home equity lines .....	0	0	0	0	0
Credit card receivables .....					
Commercial and industrial loans .....	0	0	0	0	0.08
All other loans and leases .....	0.25	0.06	0.07	0.06	0.04
Total managed loans past due 30–89 days .....	0.37	0.37	0.16	0.21	0.16
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables .....					
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases .....	0	0	0	0	0
Total managed loans past due 90+ days .....	0	0	0	0	0
<b>Total Past Due Managed Assets .....</b>	<b>0.37</b>	<b>0.37</b>	<b>0.17</b>	<b>0.21</b>	<b>0.16</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0.04	0	0.01	0.01
Home equity lines .....	0	0	0	0	0
Credit card receivables .....					
Commercial and industrial loans .....	0.01	0.29	0.41	0	0
All other loans and leases .....	0.13	0.40	0.42	0.49	0.17
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.06</b>	<b>0.21</b>	<b>0.22</b>	<b>0.20</b>	<b>0.07</b>

## Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
<b>Operating Income</b>								
Income from bank subsidiaries .....	50,214	50,350	80,194	102,130	7,020	-0.27	877.88	
Dividends .....	50,000	50,000	80,000	101,600	6,400	0.00	941.67	
Interest .....	214	350	194	530	620	-38.86	-36.12	
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	0	0	59,114	0	0			
Dividends .....	0	0	59,114	0	0			
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0	0			
Dividends .....	0	0	0	0	0			
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Total income from subsidiaries .....	50,214	50,350	139,308	102,130	7,020	-0.27	877.88	
Securities gains (losses) .....	0	0	0	153	0			
Other operating income .....	2,430	1,011	27	9	10	140.36	18592.31	
Total operating income .....	52,644	51,361	139,335	102,292	7,030	2.50	922.61	
<b>Operating Expenses</b>								
Personnel expenses .....	10,597	12,045	18,612	25,318	17,370	-12.02	-23.69	
Interest expense .....	10,643	6,200	4,225	3,435	3,435	71.66	273.18	
Other expenses .....	5,363	2,662	2,184	1,991	1,704	101.47	278.74	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	26,603	20,907	25,021	30,744	22,509	27.24	46.53	
Income (loss) before taxes .....	26,041	30,454	114,314	71,548	-15,479	-14.49		
Applicable income taxes (credit) .....	-11,689	-4,354	-7,901	-12,946	-8,691			
Extraordinary items .....					0			
Income before undistributed income of subsidiaries .....	37,730	34,808	122,215	84,494	-6,788	8.39		
Equity in undistributed income of subsidiaries .....	192,034	173,387	40,133	79,552	144,371	10.75	45.14	
Bank subsidiaries .....	191,370	175,961	108,744	79,552	144,371	8.76	44.64	
Nonbank subsidiaries .....	664	-2,574	-68,611	0	0			
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	229,764	208,195	162,348	164,046	137,583	10.36	81.15	
<b>Memoranda</b>								
Bank net income .....	241,370	225,961	188,744	181,152	150,771	6.82	76.04	
Nonbank net income .....	664	-2,574	-9,497	0	0			
Subsidiary holding companies' net income .....	0	0	0	0	0			

## Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,395,739	77.65	1,204,157	74.83	1,064,245	81.61	955,551	872,551	15.91	92.43
Common and preferred stock .....		1,395,739	77.65	1,204,157	74.83	1,064,245	81.61	955,551	872,551	15.91	92.43
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		236,290	13.15	104,126	6.47	105,569	8.10	0	0	126.93	
Common and preferred stock .....		188,176	10.47	104,126	6.47	105,569	8.10	0	0	80.72	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		48,114	2.68	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	5	0	446	25	-100.00	
Securities .....		15,259	0.85	14,919	0.93	15,301	1.17	0	66	2.28	31040.82
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		64,694	3.60	202,140	12.56	29,763	2.28	81,089	52,773	-68.00	-18.68
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		68,957	3.84	66,594	4.14	70,070	5.37	0	0	3.55	
Intangible assets .....		378	0.02	378	0.02	0	0	0	0	0.00	
Other assets .....		16,087	0.90	16,835	1.05	19,053	1.46	15,700	6,873	-4.44	182.38
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,797,404	100.00	1,609,149	100.00	1,304,006	100.00	1,052,786	932,288	11.70	121.72
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		182,400	10.15	233,400	14.50	58,400	4.48	51,000	51,000	-21.85	257.65
Other liabilities .....		82,637	4.60	82,272	5.11	77,989	5.98	2,096	1,739	0.44	14500.18
Balance due to subsidiaries and related institutions .....		8,796	0.49	6,842	0.43	6,053	0.46	5,289	5,886	28.56	62.05
Total liabilities .....		273,833	15.23	322,514	20.04	142,442	10.92	58,385	58,625	-15.09	380.46
Equity Capital .....		1,523,571	84.77	1,286,635	79.96	1,161,564	89.08	994,401	873,663	18.42	102.15
Perpetual preferred stock (income surplus) .....		0	0	0	0	5,063	0.39	5,063	5,063	-100.00	
Common stock .....		684	0.04	677	0.04	669	0.05	662	654	1.03	5.56
Common surplus .....		441,061	24.54	420,895	26.16	399,806	30.66	377,689	353,801	4.79	30.61
Retained earnings .....		1,309,436	72.85	1,079,672	67.10	908,908	69.70	746,869	583,132	21.28	193.69
Accumulated other comprehensive income .....		1,046	0.06	560	0.03	-247	-0.02	-227	366	86.79	
Other equity capital components .....		-228,656	-12.72	-215,169	-13.37	-152,635	-11.71	-135,655	-69,353		
Total liabilities and equity capital .....		1,797,404	100.00	1,609,149	100.00	1,304,006	100.00	1,052,786	932,288	11.70	121.72
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		5,155	0.29	5,155	0.32	5,155	0.40	5,155	5,155	0.00	0.00
Notes payable to subsidiaries that issued TPS .....		5,000	0.28	5,000	0.31	5,000	0.38	5,000	5,000	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Profitability</b>																
Net income / Average equity capital .....	16	11.94	84	16.85	7.29	96	15.06	9.68	92	17.01	11.03	92	16.47	8.67	96	
Bank net income / Average equity investment in banks .....	18.55	11.80	89	19.95	7.45	96	18.71	10.51	93	19.69	11.56	95	18.80	9.11	95	
Nonbank net income / Average equity investment in nonbanks .....	0.49	13.12	23	-2.45	9.75	10	-12.03	7.89	6		10.83			9.81		
Subsidiary HCs net income / Average equity investment in sub HCs .....		10.11			7.01			8.55			9.40			8.81		
Bank net income / Parent net income .....	105.05	96.79	74	108.53	88.16	76	116.26	82.22	95	110.43	104.73	78	109.59	104.64	77	
Nonbank net income / Parent net income .....	0.29	3.40	43		3.59			5.93		0	0.99	23	0	1.13	22	
Subsidiary holding companies' net income / Parent net income .....		65.35			68.34			74			90.39			90.33		
<b>Leverage</b>																
Total liabilities / Equity capital .....	17.97	16.81	69	25.07	20.06	73	12.26	20.43	56	5.87	9.50	41	6.71	11.14	40	
Total debt / Equity capital .....	11.97	11.71	67	18.14	14.41	74	5.03	14.31	41	5.13	3.94	65	5.84	4.62	63	
Total debt + notes payable to subs that issued TPS / Equity capital .....	12.30	13.63	55	18.53	16.67	72	5.46	16.36	26	5.63	7.93	42	6.41	9.36	41	
Total debt + Loans guaranteed for affiliate / Equity capital .....	11.97	11.77	66	18.14	14.68	74	5.03	14.56	40	5.13	3.98	65	5.84	4.64	63	
Total debt / Equity capital – excess over fair value .....	11.97	11.81	67	18.14	14.52	74	5.03	14.51	41	5.13	3.94	65	5.84	4.62	63	
Long-term debt / Equity capital .....	11.97	10.95	67	18.14	13.56	74	5.03	13.04	42	5.13	3.76	67	5.84	4.39	65	
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46	
Current portion of long-term debt / Equity capital .....	0	0.06	41	0	0.06	40	0	0.05	40	0	0	46	0	0	46	
Excess cost over fair value / Equity capital .....	0	0.05	41	0	0.08	39	0	0.12	38	0	0	46	0	0	46	
Long-term debt / Consolidated long-term debt .....	50.31	39.86	57	40.26	34.67	53	24.23	28.44	50	20.11	15.49	64	17.08	17.83	62	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	103.96	103.22	59	101.68	102.81	44	100.71	103.22	42	96.09	104.10	18	99.87	105.17	29	
Total investment in subs / Equity capital .....	107.12	108.40	63	101.68	110.16	32	100.71	111.07	29	96.09	104.38	16	99.87	105.55	28	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0.26	0.29	54	0.10	0.47	40	0.05	0.36	40	-0.24	0.36	21	-0.01	0.56	31	
Equity investment in subs – equity cap / Net income-div (X) .....	0.26	1.05	17	0.10	1.82	7	0.05	1.22	7		1.18			1.91		
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	264.08	152.85	86	295.99	136.59	92	636.54	177.68	96	443.18	113.37	95	134.05	96.31	80	
Cash from ops + noncash items + op expense / Op expense + dividend .....	291.61	154.48	90	417.40	147.24	96	708.57	190.27	96	453.34	123.74	94	170.31	100.80	89	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-69.48	98.54	3	947.21	134.08	97	-47.36	116.34	3	263.27	108.88	94	47.77	101.42	16	
Pretax operating income + interest expense / Interest expense .....	344.68	1,835.33	18	591.19	2,016.32	33	2,805.66	1,968.54	81	2,182.91	1,631.73	78	-350.63	1,955.22	7	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	341.55	1,770.77	17	577.71	1,539.23	35	2,649.94	1,632.83	79	2,046.35	1,015.91	85	-326.77	1,082.59	4	
Dividends + interest from subsidiaries / Interest expense + dividends .....	471.80	174.12	93	779.77	150.43	98	3,072.52	210.80	99	2,727.10	140.89	97	187.45	107.07	86	
Fees + other income from subsidiaries / Salary + other expenses .....	0	11.92	32	0	13.95	31	0	16.52	30	0	3.76	37	0	6.15	36	
Net income / Current part of long-term debt + preferred dividends (X) .....		47.61		810.10	35.64	95	525.40	57.11	94	529.18	106.04	91	443.82	71.32	90	
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	0	3.44	25	0	3.85	24	0	2.64	28	0	1.59	31	0	1.68	30	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.17			0.10			0	0.04	43	0	0	50	0	0	
Nonaccrual .....		0.92			1.03			0	0.54	40	0	0.70	46	0	0.46	
Total .....		1.09			1.13			0	0.58	34	0	0.70	46	0	0.46	
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0	49	0	0	50	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50	
Total .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0	49	0	0	49	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.02	1.76	44	0.02	2.66	37	0.01	5.62	30	0	0.14	27	0	0.15	27	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.08	38	0	0.19	36	0	0	49	0	0	49	

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	0	66.37	1	0.74	81.10	3	0.25	57.84	3	0.37	87.25	8		100.86	
Dividends declared / Net income .....	0	28.27	3	0.12	42.29	8	0.19	33.08	7	0.19	24.10	19	0.23	32.32	17
Net income – dividends / Average equity.....	16	8.62	90	16.83	4.14	96	15.03	6.46	95	16.98	8.12	97	16.44	5.74	96
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		155.92		19,455.25	132.17	99	25,889.97	178.13	99	32,774.19	131.90	99	2,064.52	106.72	99
Dividends from nonbank subsidiaries .....		4.90		0	3.41	23	19,130.74	7.53	99	0	2.83	26	0	2.37	25
Dividends from subsidiary holding companies.....		5.91		0	4.85	44	0	21.40	42	0	0	48	0	0	48
Dividends from all subsidiaries .....		203.53		19,455.25	174.85	99	45,020.71	260.40	99	32,774.19	144.51	99	2,064.52	114.69	99
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	20.72	45.96	21	22.13	60.28	16	42.39	66.55	26	56.09	33.37	77	4.24	35.18	25
Interest income from bank subsidiaries.....	0.09	0.11	76	0.15	0.36	64	0.10	0.54	61	0.29	0.11	83	0.41	0.14	86
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	1.55	36	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries .....	20.80	51.33	21	22.28	62.88	16	42.49	69.36	24	56.38	35.67	75	4.66	41.35	19
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	62.63	8		56.39			82.95			80.47			129.02	
Interest income from nonbank subsidiaries.....	0	2.44	31		7.38			20.25			0.31			0.63	
Management and service fees from nonbank subsidiaries .....	0	0.37	40		0.86			1.92			0.17			0.60	
Other income from nonbank subsidiaries.....	0	0.07	45		0.16			1.06			0.06			0.08	
Operating income from nonbank subsidiaries .....	0	87.22	3		79.84			150.41			96.62			153.75	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			43.51			58.43	
Interest income from subsidiary holding companies .....		5.26			8.40			6.54			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.15			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			43.66			58.36	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	94.98	74.16	46	97.35	69.76	63	57.42	67.32	28	99.32	72.95	72	91.04	67.33	45
Interest income from bank subsidiaries.....	0.41	0.23	81	0.68	0.63	75	0.14	0.80	55	0.52	0.55	79	8.82	1.07	90
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries .....	95.38	83.13	35	98.03	82.20	52	57.55	78.80	22	99.84	89.39	70	99.86	79.76	73
Dividends from nonbank subsidiaries .....	0	3.07	21	0	1.95	23	42.43	2.65	95	0	2.65	26	0	1.78	27
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0	47	0	0	46
Operating income from nonbank subsidiaries .....	0	4.67	14	0	4.70	16	42.43	7.29	88	0	3.33	23	0	3.09	22
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	0	48	0	0	48
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.11	44	0	0.20	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			854.19			886.47	
Loans and advances from subsidiaries / Total debt .....	2.83	26.38	32	2.21	27.08	31	8.83	28.33	45	10.11	81.26	36	10.11	74.60	30